

State of Washington

Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

All Domestic Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share (1)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(2)
Cascade Natl Ins Co	10175	WA	\$5,674	0.07%	\$6,610	\$5,294	80.09%
Commonwealth Ins Co Of Amer	10220	WA	\$10,218	0.13%	\$10,181	\$9,595	94.24%
Contractors Bonding & Ins Co	37206	WA	\$24,054	0.31%	\$21,816	\$3,668	16.81%
Enumclaw Prop & Cas Ins Co	11232	WA	\$10,440	0.14%	\$0	\$5,726	0.00%
Farmers Ins Co Of WA	21644	WA	\$490,583	6.38%	\$483,784	\$304,342	62.91%
First Natl Ins Co Of Amer	24724	WA	\$14,689	0.19%	\$9,541	\$2,860	29.98%
Fraternal Beneficial Assoc	29360	WA	\$67	0.00%	\$67	\$5	7.95%
General Ins Co Of Amer	24732	WA	\$58,791	0.76%	\$46,946	\$77,675	165.46%
Grange Ins Assn	22101	WA	\$57,638	0.75%	\$57,084	\$28,952	50.72%
Mutual Of Enumclaw Ins Co	14761	WA	\$173,192	2.25%	\$178,941	\$70,415	39.35%
National Merit Ins Co	39004	WA	\$17,551	0.23%	\$18,104	\$11,692	64.58%
Northwest Dentists Ins Co	32417	WA	\$4,043	0.05%	\$4,043	\$1,472	36.40%
Pemco Ins Co	18805	WA	\$80,611	1.05%	\$78,766	\$51,907	65.90%
Pemco Mut Ins Co	24341	WA	\$249,294	3.24%	\$243,422	\$140,305	57.64%
Physicians Ins A Mut Co	40738	WA	\$93,823	1.22%	\$90,681	\$44,264	48.81%
Red Shield Ins Co	41580	WA	\$4,141	0.05%	\$3,968	\$885	22.31%
Rocky Mountain Fire & Cas Co	22128	WA	\$12,306	0.16%	\$12,515	\$7,938	63.43%
Safeco Ins Co Of Amer	24740	WA	\$183,418	2.39%	\$182,206	\$18,000	9.88%
Unigard Ind Co	25798	WA	\$20,053	0.26%	\$21,589	\$12,573	58.24%
Unigard Ins Co	25747	WA	\$71,501	0.93%	\$73,146	\$33,648	46.00%
Unigard Pacific Ins Co	11096	WA	\$0	0.00%	\$0	(\$135)	0.00%
Washington Cas Co	42510	WA	\$6,815	0.09%	\$6,667	(\$2,838)	(42.57)%
Western Natl Assur Co	24465	WA	\$13,628	0.18%	\$12,560	\$8,082	64.35%
Western Professional Ins Co	10942	WA	\$11,100	0.14%	\$13,551	\$10,818	79.83%
Totals (Loss Ratio is average)			\$1,613,628	20.99%	\$1,576,188	\$847,144	53.75%

(1) Market Share is based on all authorized Washington companies' written premiums.

(2) Excluding all Loss Adjustment Expenses (LAE)